

**DETAILED ACTION**

**EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Philip Albert on 11/29/11.

2. The application has been amended as follows: For claim 15, in limitation D, replace "allowing potential buyers to use the web-based interface to filter offered policies at least based on life expectancy report data and medical underwriting data for those offered policies;" with "in response to user interaction with the web-based interface, filtering offered policies at least based on life expectancy report data and medical underwriting data for those offered policies;".

For claim 21, replace "via the server computer, the in-force policies..." with "via the web-based interface, the in-force policies..."

For claim 23, replace "the server computer..." with "the computer..."

For claim 24, replace "the server computer..." with "the web-based interface..."

For claim 27, replace "calculating, by the server computer" with "calculating, by the computer..."

***Allowable Subject Matter***

3. Claims 15-27 allowed.
4. The following is an examiner's statement of reasons for allowance: The prior art does not disclose coordinating auctions between potential buyers and original life insurance policy owners or their representatives for said policies based on owner life expectancy report and medical data filtered by said potential buyers using a web-based interface.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to VALERIE LUBIN whose telephone number is (571)270-5295. The examiner can normally be reached on Monday-Thursday 8AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Morgan can be reached on 571-272-6773. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

6. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/VALERIE LUBIN/  
Primary Examiner, Art Unit 3626